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Occupiers dig in heels after raid

► Police arrest nearly 150 protesters refusing to leave second camp ► Mayor won't tolerate civil disobedience ► Demonstrators say it only makes them stronger {page 02}

NICOLAUS CZARNECKI/METRO



► This participant in the Occupy Boston movement was one of many police hauled away early yesterday morning.

News

'Global narrative of anger'

► Occupy protests take cue from recent Arab uprisings
► Unrest and dissent spans US, Europe, world {pages 06-07}

Is Beyonce a 'Beautiful Liar'?

New conspiracy theory calls destiny's child a sham {page 09}





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1

In the news

Occupiers hunkering down

According to Occupy Boston's Twitter page, residents of tent city in Dewey Square were not going to be scared off by the rain predicted over the next several days. Organizers were urging Occupiers to report to the Logistics Tent to get retrofitted with plastic and tarps. **METRO**

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DOGGIE COSTUMES
FOR 'HOWL'-OWEEN



Occupy: You can't

► Occupy Boston protesters say arrests will lead to more resolve, additional support from the public

► Occupiers pushed out of second encampment but group still calling original Dewey Square site home

Heavy police presence and an early-morning standoff with officers that resulted in nearly 150 arrests yesterday hasn't prompted the Occupy Boston protesters to flee the scene — it's only made them more determined.

"I'm more committed now, if anything," said Susan Teshu of Cambridge. "There is a good possibility that what happened will bring more supporters."

Teshu's friend Catherine Brady was moved by the arrests she saw on YouTube and on the news, which prompted her to come out yesterday and hold signs in support of Occupy Boston.

"If police are planning on making more arrests, then we will need more people to come and be a part of this," said Brady.

Organizers at Tent City Square said supporters came from as far as Rhode Island and New York City following Monday's mayhem to stand with the oc-

cupation.

Members of New York's Wall Street movement even showed up with cake as protesters who had been arrested filed out of Boston courthouses.

"You don't give up ground," said Bob Funke, an army veteran from Veterans For Peace. "I think what happened will bring more people."

Less than a day after officers infiltrated a second camp setup, arresting protesters and tearing down tents, the group posted that they are rebuilding their original occupied site and "remain focused on the central purpose of this movement."

"Tearful reunions and sober reflection have characterized our day here as we seek to land on our feet after the events of early this morning," the group said in a statement.



STEVE ANNEAR
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NICOLAS CZARNECKI/METRO



► Khury Petersen-Smith was removed from the Greenway early Tuesday morning.



► A total of 141 Occupy Boston protesters were arrested early yesterday morning.

"We will tolerate demonstrations, we will tolerate expressions of free speech but when it comes to civil disobedience we have a real issue with that. ... Civil disobedience doesn't work for Boston."

MAYOR THOMAS MENINO DURING A WBUR INTERVIEW

Veterans for Peace

Vietnam War veteran Bob Funke said members of his group gathered at the second camp site beyond Dewey Square on Monday to "keep the kids safe," and it was the group's primary purpose for joining the occupation in Boston.



► Occupy Boston protesters arrested early yesterday appear in Boston Municipal Court.

ANGELA ROWLINGS/BOSTON HERALD/POOL

break us

NICOLAUS CZARNIEC/METRO



On the menu

After they were released on bail yesterday morning and waited inside Boston Municipal Court for their arraignment, some of the arrested protesters snacked on food their fellow supporters brought from Whole Foods and other stores.

- ▶ Pita bread with butter and cream cheese
- ▶ Raw baby carrots
- ▶ Dunkin' Donuts Box of Joe coffee

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THE PROTEST

Some protesters occupying court

Some of the Occupy Boston protesters who were arrested early yesterday morning remained defiant as they waited to face a judge and said the police response "shocked" them.

"It's not a crime to gather and raise your voice," said Khury Petersen-Smith, 29, of Dorchester. Petersen-Smith was one of the scores arrested on the Greenway. "For more than a week Occupy Boston hasn't hurt anybody. It's been a peaceful gathering and ... such a violent response is shameful."

Petersen-Smith was one of the protesters who was arraigned yesterday on charges of unlawful assembly and trespassing. Most were released after paying

\$10K

Occupy Boston organizers said they raised thousands in bail money from 285 donors in 24 hours to help those who were arrested.

a \$50 fine.

A total of 141 protesters were arrested when police moved in after the group refused requests to leave the Greenway section between Pearl and Congress streets.

The arrested women were released soon after being booked and were expected to be arraigned today and tomorrow.

Police on Twitter and in person asked the group to move and consolidate on its original spot in Dewey Square. Police cited a \$150,000 enhancement to that park that would be destroyed by the new camp.

That reasoning was not sufficient for some attorneys who volunteered their services for the protesters at the courthouse.

"I think it's a lot cheaper to redo that grass than hire 200 officers in the middle of the night," said Kevin Barron, a Boston attorney. "It's a public space. It's where you're supposed to protest."

Barron said he wanted to volunteer for protesters because "it's the right cause." ●MICHAEL NAUGHTON

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NICOLAUS CZARNECKI/METRO



▶ Although it's fully staffed, the MBTA command center currently has no one at the helm.

No applicants yet for T GM job

► No takers to lead Hub's public transit after one week
► MBTA Advisory Board says T is top five in the nation

Despite the fact that the T is knee-deep in debt and plagued by an ailing infrastructure, MBTA Advisory Board members don't think it will be too hard to find a new general manager to steer the sinking ship.

"Boston's transit system is one of the top five in the nation," said the Board's Executive Director Paul Regan. "Anyone that wants to work in one of the top five agencies will have to address those issues."

Regan said the Hub's transit problems mirror those in New York, Chicago and Philadelphia.

"Avoiding Boston won't get you out of the trouble,"

5 The MBTA is the fifth-largest mass transit system in the U.S. by ridership.

he said.

Calls for a new GM went online last week and were advertised in various publications, according to a T spokesperson.

In September, a three-person preliminary search committee was tasked with developing a job description, soliciting résumés and posting the job opening with plans to pick a new GM by Dec. 7.

But a week into the search, there haven't been any interested applicants —

which surprised Regan.

"Part of it might be the money, other major transit properties pay more," he said of the undisclosed salary. "But this is a place where [someone] can make a reputation."

Regan said the new GM shouldn't expect to turn the T around without a "boatload of money," or help from the state legislature, because the T's problems are beyond any manager's control.

"I don't think it's impossible to succeed, though. There is still plenty to do."



STEVE ANNEAR
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City wants to snuff out smoking in Hub homes

BRAND X PICTURES

Expanding on an effort to curb smoking in Boston, city and health officials yesterday launched a program that creates a smoke-free housing registry.

"Smoke-free housing means fewer trips to the hospital for asthma attacks, and fewer ... fires," said Dr. Barbara Ferrer, executive director of the Boston Public Health Commission. "Smoke-free housing policies are good for the health of our city and will increasingly become the new norm in Boston."

The registry allows for landlords to list their smoke-free properties on a new website and creates a database of fume-free homes for renters and buyers who want to live without inhaling secondhand smoke. As of yesterday af-



ternoon, 15 rental properties were listed on the site.

"Healthy homes are the foundation of a healthier Boston," said Mayor Thomas Menino.



MICHAEL NAUGHTON
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Smoking out smoke houses

► The Boston Public Health Commission created the registry and is providing assistance to property owners to help transition properties to smoke-free homes.

► Part of the initiative includes a public awareness campaign that will feature radio, television and print advertisements to target landlords.

► The program includes the creation of a new website for renters and buyers to search for smoke-free homes, www.boston.smokefreehomes.org.

► Residents can call 800-QUIT-NOW to get free nicotine patches.

Shooting victim ID'd

BOSTON. The man gunned down outside a Dorchester home early Monday morning was identified by police yesterday as a native of Galway, Ireland.

Ciaran Conneely, 36, of Dorchester, was found shot outside 20 Nahant Ave. just after 1 a.m.

Police said the details surrounding the shooting remain unclear and investigators are asking anyone with information to come forward. **● METRO**

Kill T with kindness

BOSTON. The MBTA wants to remind people that it pays to be a nice person.

The transit agency is launching a new kindness campaign and plastering posters inside trains and buses giving courtesy tips to passengers.

The campaign raises awareness around giving up seats for pregnant women or the elderly and not talking loudly on cell phones while on board.

● METRO

Lost in a corn maze

DANVERS. A family lost inside a corn maze in Danvers called 911 to get help on Monday, leading to a rescue from police K-9 units.

According to WCVB, the police department alerted farm management when a man called police from his cell phone asking for help.

A search crew was assembled with police dogs, and officers located the family 25 feet into the tourist attraction. **● METRO**

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Most workers don't want the boss's job

► 76% wouldn't want to be the manager ► Don't think they can do better ► Leadership not always likeable

Unemployment remains high and good jobs are becoming increasingly difficult to find, but a new survey finds that the majority of Americans aren't preoccupied with climbing the corporate ladder.

According to a poll conducted by staffing services company OfficeTeam, 76 percent of office workers say they have no interest in having their manager's position. Additionally, 65 percent didn't believe they could do a better job than their boss if they did.

The group attributes the overall lack of corporate ambition to the unique set of challenges, duties and

"Being a strong individual contributor does not necessarily equate to being an effective leader. The most successful bosses excel at motivating others to achieve great results."

HOSKING

responsibilities that higher-level management positions entail.

"Many aspects of management involve making difficult, sometimes un-

popular decisions, and not everyone is comfortable in this role," Robert Hosking, executive director of OfficeTeam, said in a press release.

OfficeTeam's findings, based on phone interviews with 431 workers 18 or older, echo the results of an Adecco survey conducted earlier this year that found that the recession had actually improved relationships between employees and their bosses and tempered the need workers feel to take over. It should be welcome news for supervisors, who will celebrate National Boss Day on Monday.

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Deal. Prisoners



► The agreement calls for the release of 1,000 Palestinians in two stages, the first involving 450 to be swapped for Shalit, seen here, with the remaining 550 to be freed later.

REUTERS

Israel, Hamas to swap prisoners

Israel and Gaza's Hamas Islamist rulers have agreed to swap hundreds of Palestinian prisoners for the lone Israeli captive soldier Gilad Shalit, resolving one of the most emotive and intractable issues between them. The breakthrough pact, after many false dawns in years of secret efforts to free Shalit since he was captured in 2006, has no direct bearing on Middle East peace negotiations. **REUTERS**

Suicide machine at auction

The "death machine" used by the late Dr. Jack Kevorkian in his controver-

sial campaign to help more than 100 people commit suicide will be among his paintings and other items up for auction this month, the sale's coordinator said.

Known as Dr. Death, Kevorkian started a polarizing debate in the United

States over assisted suicide by crisscrossing Michigan in a rusty Volkswagen van with a homemade machine to aid sick and suffering people who wanted to die.

Kevorkian died in June at the age of 83. **REUTERS**

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OWS: AMERICAN

► Winter is coming, but for many US cities it seems that spring has sprung anew ► Protesters taking cue from a series of global uprisings ► What the Web has wrought

After the "Arab Spring" and unrest in Europe, New York's "Occupy Wall Street" movement may be the latest sign of a global, popular backlash against elites with increasingly shared rhetoric and tactics.

On almost every continent, 2011 has seen an almost unprecedented rise in both peaceful and sometimes violent unrest and dissent. Protesters in a lengthening list of countries including Israel, India, Chile, China, Britain, Spain and now the United States all increasingly link their actions explicitly to the popular revolutions

"What you're seeing is a loss of confidence in institutions and their legitimacy because they are not seen as delivering."

JONATHAN WOOD, ANALYST

that have shaken up the Middle East.

The slogans on the streets of Manhattan and other U.S. cities also show a host of other intermingling influences, from the British student protests last year to

the "indignados" anti-austerity demonstrations in Greece and Spain.

What they all share in common is a feeling that the youth and middle class are paying a high price for mismanagement and malfeasance by an out-of-touch corporate, financial and political elite.

When hundreds of protesters blocked London's Westminster Bridge on Sunday in anger at upcoming changes to Britain's National Health Service, they took on slogans from U.S. protesters who describe themselves as the "99 percent" paying the price for



► Occupy Wall Street protestors and union members stage a protest near Wall Street in New York.

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EMMANUEL BUKANDIA/GETTY IMAGES



mistakes by a tiny minority.

With the economic outlook darkening just as the growth of social media helps disparate groups around the world knit together a global narrative of anger, there may be more to come.

"This is most definitely going to be a multi-year trend, perhaps even a decade," says Tina Fordham, chief political analyst for U.S. bank Citi. "So far the policy impact has been minimal, but that could change. An extended period of low or no growth could galvanize these emerging movements into political forces."

While those largely leaderless groups taking to the streets might be getting better at articulating what they are against, they still

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struggle to define what they actually want. But they are still gaining traction.

Already, the tactic of occupying a location — be it a park, the central square in an Arab city or a university common room — appears to be becoming commonplace, allowing debate and providing a focal point from which to engage the media and authority. So too are "days of rage," a term first used during the Middle East risings, not to mention the use of social media and messaging systems to stay one step ahead of authorities.

REUTERS

World Wide Web



CONSTOCK

What the Internet revolution is doing, some experts suggest, is leading to perhaps a new internationalization of political discourse. If nothing else, different protest trends around the world — many motivated at least in part by perceived economic grievance — may be producing a common narrative.

When English student and occasional fashion blogger Jessica Riches, then 21, began posting Twitter updates from a student sit-in at University College London late last year, her postings and online interactions inspired like-minded students elsewhere. That led to

a string of other "occupations" across Britain and fueled further protests against planned tuition fee rises.

► This didn't stop the coalition government pushing through the reforms — part of a wider debt-reduction strategy — but now Riches feels she is seeing the beginnings of something more.

► **"There's definitely something in the air."**

JESSICA RICHES

► Riches is now avidly following events in New York online and encouraging activists in the United States to "occupy everything." "In many ways, they remind me of us last year."

► Clay Shirky, a professor at New York University and author of a 2008 book titled "Here Comes Everybody" on the social change wrought by the Internet, thinks something deep may be happening to the social psychology of a generation.

► "If you look at what's happened everywhere, there is some kind of psychological synchronization," he told a meeting in Washington last month at the United States Institute for Peace. **REUTERS**

GETTY IMAGES



► Businessmen look on at Wall Street.

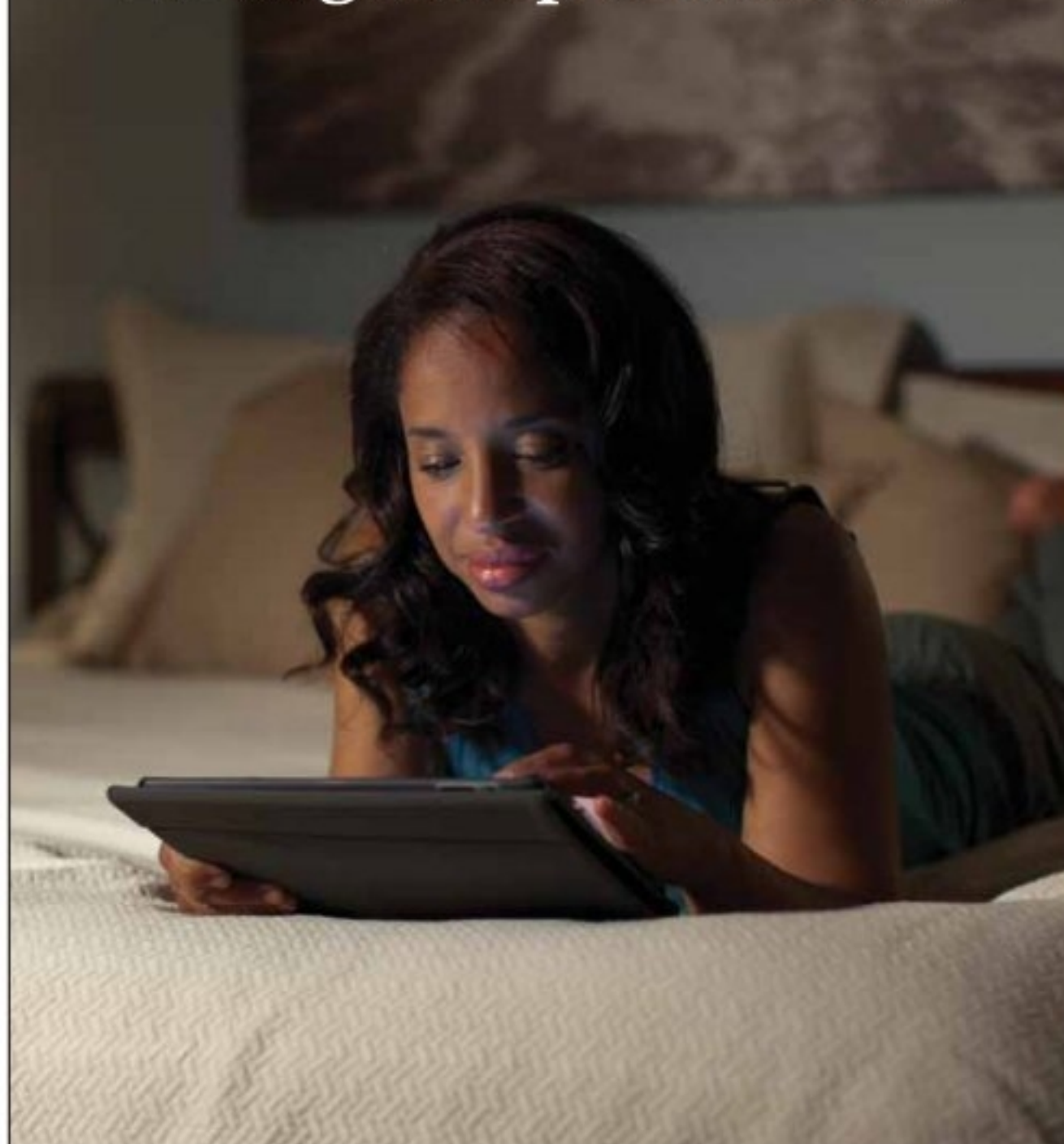
The response from Wall St.

NEW YORK. Since the movement kicked off last month, big banks seem to have made a point of ignoring it, with some privately writing it off as a badly organized nuisance.

One banker described the protesters as "a bunch of whiny people who are lazy or incompetent and have nothing to do with their time."

But they are paying attention. "I think this thing will continue to grow," said Robert Siegfried, a partner at Kekst & Co. "For anyone to dismiss it, that's a terrible underestimation of the sentiment behind this phenomena." **REUTERS**

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US colleges ranked by expense: Forbes

► Most costly schools are in more urban areas, finance mag reports ► New York, Chicago claim top of the list

Higher education in the United States is not cheap; but Sarah Lawrence College in New York, with total costs of \$58,334 a year, is the most expensive college in the country, according to a new ranking.

For the second consecutive year, this small liberal arts college north of New York City — with 1,300 undergraduate students — topped the Forbes.com list of priciest colleges.

It is followed by the University of Chicago with a yearly price tag of \$57,590 and the New School in New York, which costs \$57,199 a year.

Forbes.com estimates that the all-in price at Sarah



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Lawrence would cost nearly \$240,000 for a four-year course of studies if current inflation continues.

"Just about all of the top 10 schools are in very expensive urban areas," said Daniel Fisher, a senior editor at Forbes. "I think you just have to pay your employees more to live and work in a place like Bronxville, New York."

But Forbes noted that many U.S. colleges and universities discount costs depending on the parents' ability to pay, and that more than half the students at the priciest institutions pay significantly less than the full price tag.

"They are figuring out which students they want in the schools and what their parents can actually pay," Fisher says. **REUTERS**

Chocolate. Stroke risk



► "Chocolate should be consumed in moderation, as it is high in calories, fat and sugar," says Susanna Larsson from Karolinska Institutet in Stockholm (not pictured).

Indulge for your health?

A sweet tooth isn't necessarily bad for your health — at least not when it comes to chocolate, hints a new study. Researchers studying more than 33,000 Swedish women found that the more chocolate women said they ate, the lower their risk of stroke. The results add to a growing body of evidence linking cocoa consumption to heart health, but they aren't a free pass to gorge on chocolate. **REUTERS**

Iranians charged in political bomb plot

WASHINGTON. U.S. authorities broke up an alleged plot to bomb the Israeli and Saudi Arabian embassies in Washington and assassinate the Saudi ambassador to the United States, court documents and a U.S. official said yesterday.

The alleged plotters were identified as Manssor Arbabsiar and Gholam Shakuri — both originally from Iran. Arbabsiar, a naturalized U.S. citizen, was arrested in late September. Shakuri is still at large.

The plot was disrupted by the FBI and DEA.

One question is whether elements of the Iranian government were behind the plot. Documents identify Shakuri as a member of the Quds Force, a branch of Iran's Revolutionary Guard Corps. **REUTERS**

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THE WORD



Metro's **Dorothy Robinson** shares her take on the world of gossip [@dorothyatmetro](#) [dorothy.robinson@metro.us](#)

Beyonce pregnancy conspiracy theories

There's an entire movement of people who think **Beyonce** is faking her pregnancy (from here on out, they shall be referred to as "bumpers"). These bumpers first pointed to Beyonce's appearance at the VMAs and claimed she used padding. And now their cause is further inflamed thanks to an interview with an Australian TV show that aired on Sunday. If you look at the still from the show, you can see that when she sits down, her belly seems to crumple and deflate. I think she is using some kind of bump smoother or enhancer (when you are in the second trimester, sometimes your belly might be more fat than adorable. So she's wearing a kind of undergarment that smooths it out into an aesthetically

pleasing bump).

However, there are many conspiracy theories out there. One is that Beyonce is hiring a surrogate to go through the pain (and the sloppy postpartum body) that comes with pregnancy. And another is that **Jay-Z** has fathered another child and the couple plans on passing it off as their own. These are both foolish. There is no reason for someone as beautiful, talented and rich as Beyonce to agree to this embarrassing charade. **Sasha Fierce** don't play that.

The only thing that possibly makes sense is that Beyonce is actually a robot and can't have babies. And, honestly, if I weren't so sure she was wearing a bump smoother, I'd go for this one. That girl cannot be human, right?



► Beyonce bumpers are in a tizzy over what's in that bump. Fetus or pillow? Just wait until the birth certificate controversy, folks.



► Yvette Noel-Schure, Beyonce's rep, told ABC News the rumors are "stupid, ridiculous and false."

What is Simpson hiding?

Speaking of bumps, check out this photo of **Jessica Simpson**, who is artfully hiding something underneath that black blazer of hers. And now there is news that after months of speculation, she is reportedly gearing up to announce her pregnancy, a source close to Simpson's fiancé, **Eric Johnson**, tells Radar Online. "It's still early in the pregnancy, and Jessica has decided to wait before sharing her happiness with her fans," the source says. "But she has begun telling family and friends the exciting news." Simpson is expected to go public with the news as an exclusive for a magazine, the website claims.



Simpson on Saturday. Why aren't the bumpers attacking her?

The feed ...

► Checking in with some of Hollywood's biggest names to see what they've been up to — in their own words, in 140 characters or fewer.

Today, Jim Carrey is worried about how we look, Jonah Hill is thinking outside the box, Rose McGowan is a happy traveler and Joan Rivers is getting schooled by a kid.

► **@JimCarrey**
If future historians look back 2 the blogs of our day 4 reference material it'll be a piss poor account of who we r. Or is that who we r?

► **@JonahHill**
Every urinal has no-flush technology if you just don't care.

► **@Rosemcgowan**
In London! Yippee

► **@Joan_Rivers**
I asked my grandson, Cooper, if he knew where babies came from. Very smart! He said, "Of course...Brad and Angelina's house."



Rose McGowan

Talking points

Ashton and Demi's punked camping trip

Ashton Kutcher and **Demi Moore** spent the Yom Kippur holiday getting away from it all, camping near Santa Barbara, Calif., with their Kabbalah instructor

in tow, according to Hollyscoop. The couple didn't seem at all pleased when spotted by other campers, though. "Demi was screaming 'Please don't take photos of me or my family. Please don't expose this,'" a source says. "Once she knew she had been photographed, she whistled at Ashton and gestured for him to hurry into the tent. It was obvious that Demi was showing the strain about the

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DOROTHY ROBINSON'S
WORD BLOG

state of her marriage."

George Clooney still in love

George Clooney and **Stacy Keibler** are enjoying autumn by avoiding it all

together. The new couple jetted off to Cabo San Lucas over the weekend, with Keibler posting a photo of a palm tree-lined, beachside swimming pool with the comment, "Chasing the last days of summer." Clooney and Keibler, who celebrates her 32nd birthday Friday, "have great physical chemistry," a source tells Us Weekly. "George is very sweet to Stacy. He gives her a lot of attention."



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A laser light show for your Wednesday

1. French performer Jean Michel Jarre performed on his signature laser harp at Belgrade Arena yesterday in Belgrade, Serbia. Serbs love laser harps.
2. Boy band – or rather “man band” – Westlife, performed in Taipei, Taiwan yesterday.
3. James Blunt melted thousands of German hearts with his mega hit “You’re Beautiful” yesterday in Dusseldorf.
4. Oscar-winning director Martin Scorsese attended a screening of “Hugo” at Avery Fisher



Hall, Lincoln Center, yesterday in New York City.

5. Judi Dench and co-star Penny Ryder attended a screening of their new short film, “Friend Request Pending” yesterday in London.
6. Bruno Mars arrived at his after-show party after performing in Milan, Italy, yesterday.
7. “Real Housewives of New Jersey” star Teresa Giudice during a photo shoot in Towaco, New Jersey, yesterday.
8. Elisabeth Rohm attended the “Sustainability Panel Discussion” at the BMW Guggenheim Lab yesterday in New York City.



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WEDNESDAY, OCTOBER 12, 2011

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myentertainment

Greatest Show on Earth embraces its place in 21st century

► Johnathan Lee Iverson, the ringmaster of Ringling Bros. and Barnum & Bailey Circus, on the changes that he has witnessed and effected over the past decade

Johnathan Lee Iverson has ushered one of the oldest entertainment institutions through one of the most eventful periods of change in recent history. As the ringmaster for Ringling Bros. and Barnum & Bailey Circus, he has been a big part of that change. Joining the circus at 22, Iverson was not only the youngest ringmaster in the history of The Greatest Show on Earth, he was also the first African-American in the role.

"The Greatest Show on Earth is an American treasure, and an American institution, so it has all the American qualities," he says. "We had all the first African-American dancers and the first African-American clowns and the first African-American aerial acts, so I think they can authentically call themselves The Greatest Show on Earth because they have people of every background represented, and I think that's a

fascinating allure of the show."

Iverson also says with the rapid growth of technology, the show is an entirely different production than when he first joined more than a decade ago.

"My first show was the 129th edition — 'Living Carousel' — and that show was beautiful and spectacular, but it would not work in this age," he says. "I say it with movies, too: 'The Godfather' is my favorite movie,



► The circus is in town! Iverson and the whole crew will be at the TD Garden through Sunday. For more info, visit www.ticketmaster.com.

Three-ring TV?

Iverson says he'd like to see another move into the modern era with Ringling Bros. and Barnum & Bailey.

► In discussing the time of the year when producers update the show, he says, "We have five weeks of rehearsal and building. ... And that alone is a fantastic reality show! ... We'd call it 'Making the Greatest Show on Earth!'"

but it would bomb today. You have to have a sex scene here, [audiences] need to have things happening, they can't sit through a story."

Not that there is a sex scene in this circus, but Iverson says when it comes to switching things up and adapting to new technology — Ringling Bros. and Barnum & Bailey have re-imagined the "three-ring" approach and employed video screens — the most

scrutinizing audience is a circus crowd.

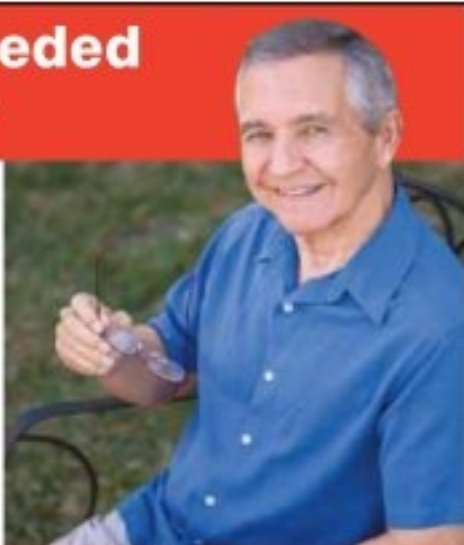
"When you have a show like ours, this audience is generational," he says. "You really have to tread carefully as you evolve. It's so traditional to some families. We have people who have not missed the show in 50 years; they know the show, they've seen it grow and it's really a fascinating thing."

PAT HEALY
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myentertainment

What could possibly scare Hugh Jackman?

► Hint: It has nothing to do with the boxing robots in his latest flick, 'Real Steel' ► The star of the stage and screen talks singing and sequels

There is a pivotal moment in Hugh Jackman's life that will always stick with him: singing in public for the first time. "I've never been that scared again. That was 15 years ago. July 26, 1996," he says. "I was asked to sing the national anthem at a very big rugby match down in Australia — millions of people watching, a hundred thousand people in the stadium and I had a panic attack the night before. I was terrified."

And with good reason, it seems, as the stakes were certainly high. "I had in my head, right or wrong, that if I screwed this up, it's over. I had seen people booed off singing the national anthem badly and never work again. Australia's a small place, right?" he says. "Now, if I had been booed off — if things had not gone well — I know I wouldn't be here

Quoted

"It's an exciting business to be in — but I'm glad I'm on this side of the camera, because the other side I'd want to slit my wrists."

HUGH JACKMAN ON ACTING VERSUS PRODUCING

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today."

His latest film, "Real Steel" — designed to be a family-friendly, rousing crowd-pleaser — seems well-suited for a franchise, but Jackman shies away from discussions of a sequel. "It's not the right time to be talking about it," he

says. "It's kind of like the week before the Super Bowl saying, 'Do you think you'll be in the Super Bowl next year?' That being said, it doesn't mean the idea isn't already in motion. "I know it's being written, and I know in a way it's planned and that's always been there," he admits. "I have signed on for one if there is one, but none of us involved are thinking beyond [opening weekend], trust me. That's not the mentality you have."

Besides, Jackman — as both an actor and a producer — is far too familiar with how hard it can be to get a movie made, even a "sure thing." "In my experience — particularly with X-Men, I don't know why — there's never been an easy ride," he says. "There are I can't tell you how many reasons or

potholes that could derail any movie, and it's sort of miraculous it gets made and gets out there. So I never really take it for granted. It's an exciting business to be in — but I'm glad I'm on this side of the camera, because the other side I'd want to slit my wrists."

So instead of diving into "Real Steel 2," Jackman is heading back to Broadway for a 10-week run of a one-man show before he films Tom Hooper's take on the musical "Les Miserables," followed by the next "Wolverine" film. Having played the character for more than a decade, it's something that comes quite naturally to Jackman. "I play it at home, obviously," he says. "For parental control, it really helps."



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METRO WORLD NEWS IN LOS ANGELES



► Hugh Jackman stars in "Real Steel."

Twitter trouble

While he seems to have mastered the intricacies of controlling robot boxers just fine on the big screen, Jackman admits that he himself isn't exactly technologically savvy — even when it comes to something like Twitter.

► "I started posting things on

Twitter, and my publicist rang me one night and said, 'You just posted your home address on Twitter,' Jackman remembers. "Because my daughter was swimming in the fountain outside my house, and I didn't realize I'd put my street name in the photo. So she says, 'From now on, you must send me everything you post.' So I do a tweet, and I send it to her."

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Meriwether, Deschanel: TV's new golden girls

Jess, the titular "New Girl" in Fox's new hit comedy, is one of a kind — she offhandedly references "Lord of the Rings," constantly sings to herself and does this little "hubba hubba" thing with her glasses when she sees a cute guy. But bringing Jess to life took the work of two quirky kindred spirits, "New Girl" star Zooey Deschanel and series creator Liz Meriwether.

The women could be sisters. At a press event before the show's premiere, the pair both dress in a sophisticated-cool style, exchanging rapid-fire compliments that make the other equally excited and adorably embarrassed.

"Liz and I are, like, connected. So when your souls are connected, you're meant to do a show together," Deschanel says.

"I didn't think I could, you know, find somebody

Tune in

"New Girl" airs Tuesdays at 9 p.m. on Fox. Due to the MLB playoffs, this week's episode airs tonight at 9:30.

that's as weird as I am," Meriwether interjects. "The first time that she came in [to audition], everybody was, like, 'This is a perfect match of character and actress.'"

"When I read it," Deschanel adds, not missing a beat, "I was like, 'I obviously need to play this part. This is me.' I mean, not actually me, but it is a part of me, a secret part. ... And if there's any character I want to play forever and ever and ever, it's this one. High five, Liz."

"Ah, I'm going to cry," Meriwether answers.



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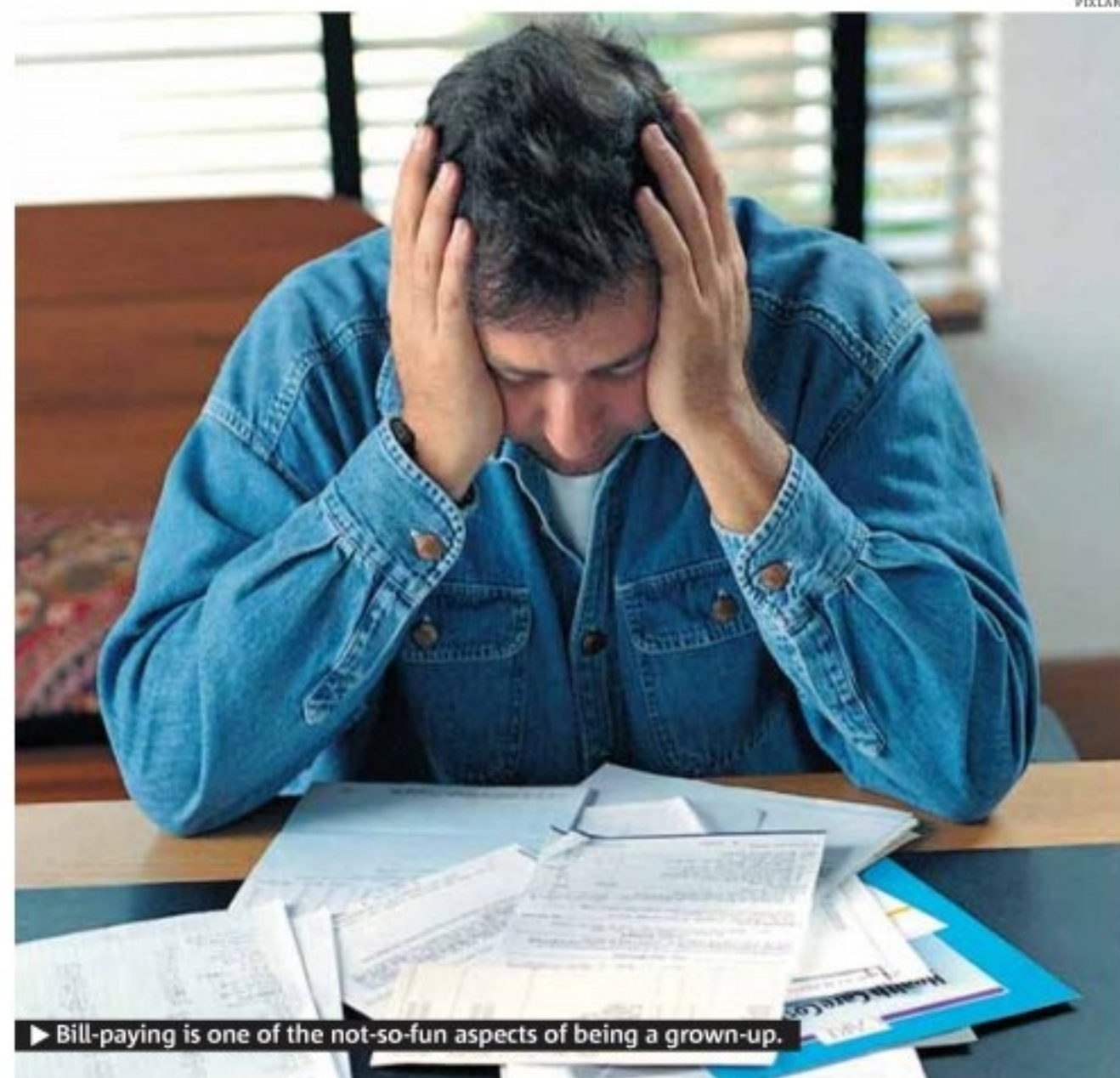
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Quoted

"Everyone loves cash, and practice managers will often discount fees or work out payment plans [for] cash payments, especially if you ask in advance."

MARK MELROSE, DO, FACEP

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Save money!

Dr. Melrose offers the following tips:

- Don't wait to go to the ER. If an illness gets worse, treatment may become more complicated and your hospital stay will lengthen. As a result, the bill will be bigger.
- Health insurance companies now allow adult children to remain on parents' policies until age 26.
- Health care professional schools (medical, dental, podiatry, etc.) or teaching hospitals sometimes have general and/or specialty clinics that often provide care at discounted or sliding scale rates.
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Oregon man credited with bringing "oddly-shaped root" to U.S. market; improves blood flow, prostate function and ignites stamina!



Rod Tallman, a retired Oregon businessman was searching for his own "sexual fountain of youth" when he literally stumbled over a 5,000 year old Asian root that is proving to be the solution to male performance issues. He now leads a team of researchers in bringing this solution to the U.S.

Ever wonder why some men seem to be serving up a satisfying sex life while you are left hungry for more? When stress levels increase, certain nutrients become imbalanced, causing a premature decline in libido, testosterone levels and reduced circulation; all negatively affecting his ability to maintain physical performance levels. Not only do intimate encounters become less frequent, they become less pleasurable too!

"I was retired and finally had the time to enjoy myself but my body was holding me back. I truly believe that sex should be as satisfying today as it was when you first started having it. Sex is a part of being healthy. It's only natural to want to have more of it and for it to be satisfying!" says Tallman.

Rod is part of a group of "everyday guys" who used their retirement funds to invest in the research of a rare combination of herbs from the far East.

Today they are receiving national acclaim for the all natural formula called 112 Degrees™, specifically designed to target the maturing man's overall energy, interest and physical performance by improving and optimizing total body circulation and prostate function.

**Please consult your physician before taking any nutritional supplements. If you are on medications, check with your doctor regarding dosage adjustments, individual results may vary. These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

Thailand's Gift to Men

112 Degrees™ contains top-quality, all-natural ingredients such as Tribulus Terrestris, L-Tyrosine, Pueraria, and Acai, formulated to improve male sexual health and performance, as well as support overall health and vitality. However, one ingredient in the formula can't help but stand-up in the group.

"My husband started taking 112 Degrees™ because he was experiencing performance irregularities. After taking 112 Degrees™, he has no problems." Christy, AZ

Proof of Performance

Health professionals have noted that the "oddly-shaped root" may produce benefits such as a significant increase in the weight of the testes, higher sperm counts and a greater release of male sex hormones, which explains the plant's reputation for increasing men's sexuality. This translates into an overall better experience.

"For the last four years I have had a significant amount of trouble with frequency of urination. I've seen a significant improvement with 112 Degrees™." Jude, OR

Breakthrough Combination

112 Degrees™ users have also noted changes that include increased morning arousals, more intense release, improved urination, including ease of going and urine flow, and even getting up less during the night to urinate. Users can expect to experience improved blood flow, better prostate function and a dramatic increase in stamina.



According to a 2003 article in the Asian Journal Andrology the preparations of Butea are for male erectile dysfunction. It is affectionately referred to as herbal Viagra.

"Early morning erections have returned. Sustained erections during intercourse. I am satisfied so far." John, NY

Try A Bottle Free

If you're a man 45 years or older, generally healthy, who has noticed a decline in libido, physical ability or urinary function, then you may be suffering from reduced circulation and unhealthy prostate function and you can benefit from a free 30-day supply of 112 Degrees™. This non-prescription strength formula can help with sexual health and overall performance without side effects. LIFE SPAN Labs is sending out the first bottle free as part of a special promotion.

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Fitness

**Trending:
Hybrid classes**

If you like the idea of spinning, yoga or cardio but don't want to commit to a full hour of

it, a hybrid fitness class just might become your new favorite way to sweat. A class by the name of the 3-Sum at Equinox (www.equinox.com) is a mix of cycling, strength and yoga, and the Cross-Cycle workouts uses two studios for a workout combining spinning and strength training. At



► Celtics dancers let loose.

Boston Sports Club (www.mysportsclubs.com), "Black Swan" enthusiasts can take part in Beyond Barre, a combo of ballet-inspired barre work, free weights, ab-flattening and cardio. The Boston Celtics dance team recently popped by to try out the class!

● MEREDITH ENGEL

**Today in
medicine**

► Do you have pics like this one on your Facebook page? You and your friends might have problems.

**Alcohol abuse
among college
students**

Study subjects: More than 300 undergrads at the University of Wisconsin-Madison and the University of Washington
Location of study: U.S.
Results: College students who put up Facebook pictures showing drunken behavior are four times more likely to have a drinking problem than those who don't, says a study by the National Institute on Alcohol Abuse and Alcoholism.

Significance: Every year, about 1,700 college student deaths are related to alcohol.

**Depression,
vision loss
from mild
strokes**

Study subjects: 200 stroke victims
Location of study: Canada
Results: A new study from the University of Montreal shows that mild strokes can cause sleeplessness, vision problems and depression.
Significance: Vigilant treatment for mild stroke patients is necessary.

**Oral sex and
oral cancer**

Study subjects: 271 oropharyngeal cancer patients
Location of study: U.S.
Results: The HPV virus, which causes cervical cancer, can also cause oropharyngeal cancer, which occurs in the upper throat.
Significance: Researchers from Ohio State University and the National Cancer Institute say that the disease could surpass cervical cancer as the country's main HPV-related cancer within the decade.

**Intravenous
contraception
and HIV risk**

Study subjects: 3,790 African couples in which one partner was infected with HIV
Location of study: Africa
Results: Contraceptive injections can double the chance of women catching HIV and giving it to a male partner, says the University of Washington.
Significance: Contraception in conjunction with education on changing sexual behaviors and attitudes might have more benefit.

● COMPILED BY LINDA CLARKE

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Letters

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Pushing back against protest

Am I the only one who is still unsure what they are protesting? Corporations? You mean the guys who are working hard to put those protestors' phones, tents and backpacks on the market? Or are they protesting me? A hard-working American who needs to work because mommy and daddy don't pay my bills? What exactly are they so mad about? If you're angry you have no money — get a job. If you want to protest the way the money is being handled, protest the government. Either way, do

something productive instead of blocking those of us who actually contribute to society.

RAQUEL JONES, BOSTON

I applaud the people protesting on Wall Street and in cities throughout America. From college students to clergy, union members to teachers — and politicians — this protest represents what America truly stands for. It comes from a beautiful thing: people showing they hate economic injustice.

BRUCE BLAUSTEIN, VIA E-MAIL

The Occupy movement is becoming ridiculous. Why am I getting harassed on

my way to work to go make a living? Do you know over 50 percent of Americans don't pay taxes? That my hard work pays for their welfare?

Then why am I being harassed by students who would rather scream at me then attend class and attempt to make a living?

JILL CAUGHEY, VIA E-MAIL

The poor should pay their fair share. Taxes are the price we pay for government services. I cannot be certain, but it is reasonable to assume that poor folks require greater government services and assistance than do the wealthy. Thus, in

principle, the poor should pay more. However, since the wealthy do have greater resources, perhaps we can ask them to pay as much as the poor. It is inarguable, though, that I have no claim on the wealth of others. While all men should enjoy the same legal rights and responsibilities, they will never have equal talent, opportunity or success! JOSEPH PASULKA, VIA E-MAIL

According to the GAO, the government has handed over \$16 trillion to the banks. That is \$50,000 for every man, woman and child. More than enough to pay off the National Debt. Now do you see why we take to the street to remove the bankers' boots from our necks? CHARLES MICHAEL COUCH, VIA E-MAIL

E-mail your letters: letters@metro.us

Keep them as brief as possible, preferably under 100 words. Metro reserves the right to edit all letters. Please include your name and contact information.

Horoscope

♎ Libra Sept. 23-Oct. 23. Don't place too much hope on verbal commitments from others regarding their willingness to help. When you need them the most, they could be dedicating their support elsewhere.

♏ Scorpio Oct. 24-Nov. 22. Control your powers of concentration by keeping your mind only on the task at hand. If you happen to make a mistake, you should be able to catch it immediately and fix it.

♐ Sagittarius Nov. 23-Dec. 21. Something you've neglected for far too long might hamper your freedom of mobility. What you've been sweeping under the rug could suddenly create a storm of dust bunnies.

♑ Capricorn Dec. 22-Jan. 19. Indecisiveness is an attitude that can easily be corrected. If you continue to persist being wishy-washy, your friends might not want to deal with you.

♒ Aquarius Jan. 20-Feb. 19. Guard against continually attempting to do things that are way beyond your mental or physical capabilities. Face up to your shortcomings.

♓ Pisces Feb. 20-March 20. Be budget-minded; if you aren't, funds you've earmarked for necessities shan't be there for you down the line, when you need them to pay the

bills. Think ahead.

♈ Aries March 21-April 19. Be extremely selective concerning with whom you spend your leisure time so that the wrong types don't ruin your fun. You need to laugh a bit.

♉ Taurus April 20-May 20. Certain people tend to be somewhat caustic and/or critical, but you don't have to respond in kind. Set a good example by being extremely tolerant when dealing with everybody.

♊ Gemini May 21-June 20. If you want special items that you own to enjoy long lives, pay attention to your care in handling them. Breakage is a product of carelessness.

♋ Cancer June 21-July 22. When negotiating something of significance, make certain all parties involved understand the small points as well as the main issues in the agreement, so no one later can claim ignorance.

♌ Leo July 23-Aug. 22. Methodically plot your course of action before you jump into the fray, or you could end up being the victim of your own handiwork. Look ahead.

♍ Virgo Aug. 23-Sept. 22. If you let your friends look upon you as their rock of Gibraltar today, they're likely to bring more trouble into your life than you care to handle. Put limitations on your availability.

BERNICE BEDE OSOL

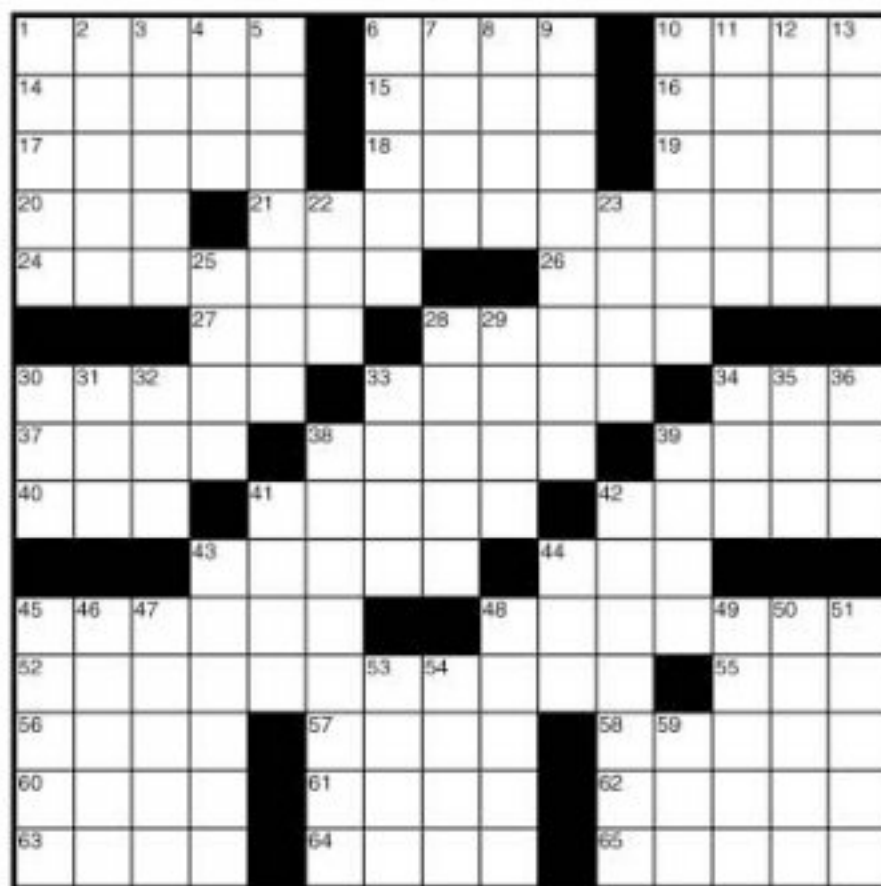
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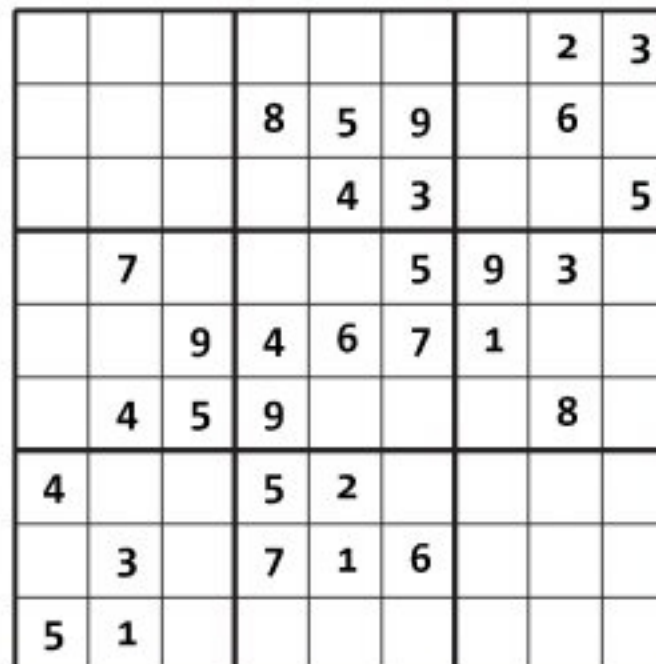
- 1 Hushed
- 6 Mae West persona
- 10 Cote sounds
- 14 Auto-racing family
- 15 Mitty or Felipe
- 16 Syllogism word
- 17 Video-game pioneer
- 18 Fall fruit
- 19 "Instead of" word
- 20 Width of a cir.
- 21 Early seafarers
- 24 Worldly
- 26 Mariachi gig
- 27 Barbecue extra
- 28 Darts about
- 30 Fishtailed
- 33 Sticky
- 34 Koan discipline
- 37 Galley mover
- 38 Eurasian mountains
- 39 Lengthy story
- 40 voyage!
- 41 Show teeth
- 42 Horse's carriage
- 43 Freshman at Annapolis
- 44 Husk
- 45 At large
- 48 Nog alternative
- 52 Income sources (2 wds.)
- 55 One-tenth of MLX
- 56 It may be posted
- 57 Elbow grease
- 58 Mukluk wearer
- 60 Failing that
- 61 Endangered trees
- 62 Sign up for
- 63 Riverbank growth
- 64 Pinch of salt
- 65 Jazzy Della
- Down
- 1 Campus areas
- 2 Deal with a knot
- 3 Violinist Stern
- 4 Always, to Poe



- 5 More than doubled
- 6 Smoke or mist
- 7 Nautical position
- 8 Ghostly noise
- 9 Cleanses
- 10 Proves false
- 11 Met highlights
- 12 Player's rep
- 13 The "March King"
- 22 Witch, to Shakespeare
- 23 Big town
- 25 Luau strings

- 28 Erupt
- 29 Calm
- 30 Express grief
- 31 Southeast Asian
- 32 Coffee dispenser
- 33 Snatch
- 34 Turn sharply
- 35 It may be hard-boiled
- 36 Senate response
- 38 Like first drafts
- 39 Foam
- 41 Lath

- 42 More domineering
- 43 Surveyed
- 44 Butter serving
- 45 Deep yellow
- 46 Blues street
- 47 Cultivate
- 48 corgi
- 49 Perceptive
- 50 Leafy vines
- 51 Petrol measure
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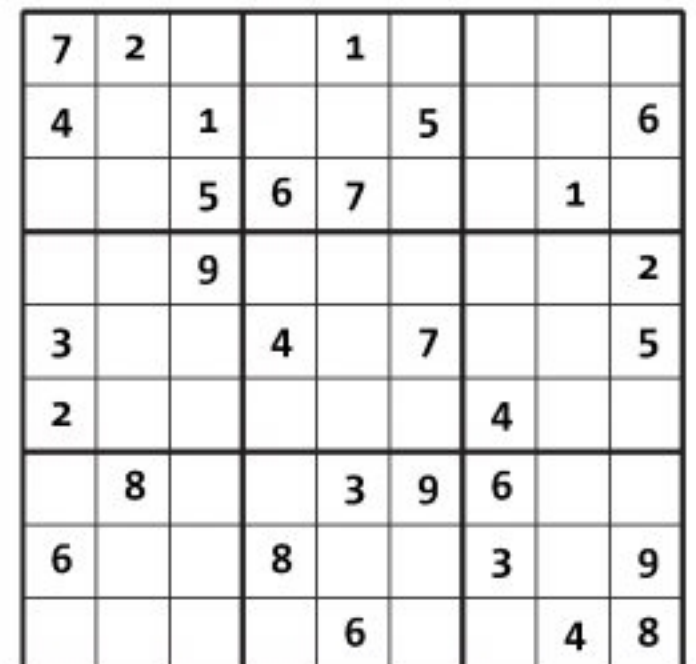


SUDOKU LEVEL: EASY

Solution to yesterday's crossword



How to play Sudoku: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.



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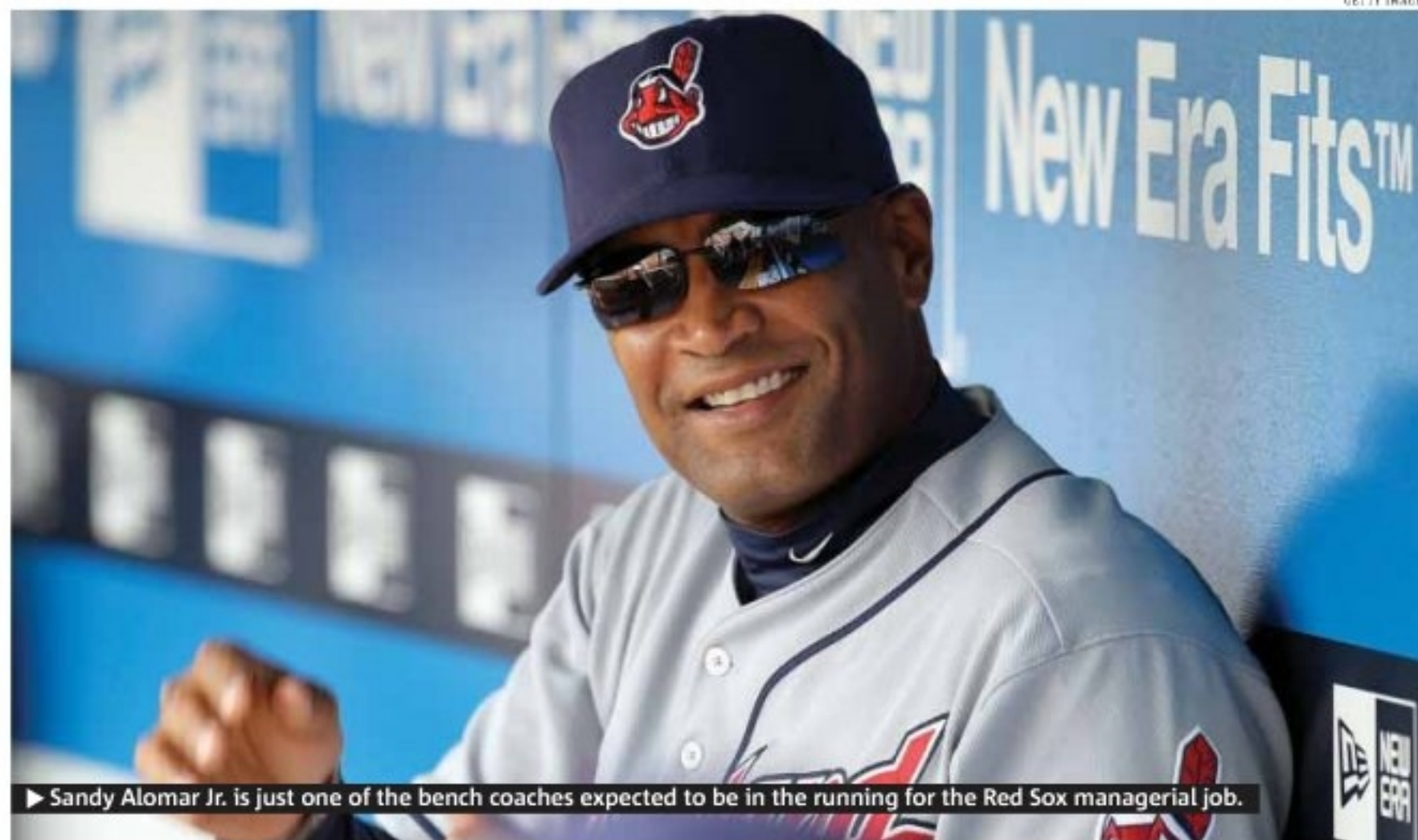
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3

Red Sox manager field still in the air

- Team not expected to start interviews until Epstein's situation is done
- 'Bench coach' the common theme among names already mentioned

GETTY IMAGES



► Sandy Alomar Jr. is just one of the bench coaches expected to be in the running for the Red Sox managerial job.

Report: Epstein on his way out

General manager Theo Epstein is on the brink of leaving the Red Sox for the Chicago Cubs, the Herald reported last night.

Citing "two baseball sources," the paper said Epstein is likely to make an announcement in the next day or two that he's splitting with the Sox for a job in Chicago that includes "powers greater than he has in Boston."

Ben Cherington would be Epstein's likely successor on Yawkey Way.

● METRO

Quoted



"We haven't gotten it done as a football team. It's not one guy. It's not all Kyle Orton's fault. But we do have to make adjustments."

BRONCOS COACH JOHN FOX, NAMING TIM TEBOW THE TEAM'S QB STARTER



"The one need we are going to have to address again is our rotation."

YANKEES MANAGER JOE GIRARDI, ON THE TEAM'S OFFSEASON PRIORITIES

It seems hard to remember now, two World Series titles and five postseason berths later, but Terry Francona was a relative unknown when brought aboard a lilted Red Sox ship in December 2003.

But perhaps lightning will strike twice on Yawkey Way, and the Sox will go back to the well of the unknowns to find Francona's replacement.

Already, the names most often mentioned in connection with the Boston job are hardly household names, at least as far as managing is concerned: Phillies bench coach Pete

Mackanin, Indians bench coach Sandy Alomar Jr., minor league manager Ryne Sandberg and Giants bench coach Ron Wotus.

The other possible bench coach is already wearing a Sox uniform, and reports indicate Francona lobbied hard in favor of DeMarlo Hale moving into the corner office of the fractured Red Sox clubhouse.

The common theme — bench coach — was the title Francona held with the Athletics when Theo Epstein hired him to replace Grady Little. It was also the title that Joe Maddon, one

of Francona's top runners-up, held with Anaheim.

Of course, all if this could be rendered moot if Epstein decides he really

likes that Starbucks in Chicago and takes the Cubs presidency. Reports of the Theo sighting this past weekend in the

He's No. 2



Terry Francona ranks second all-time among wins by a Red Sox manager.

- Hall of Famer Joe Cronin, who managed from 1935-47, is first, with 1,071 victories.
- Francona registered 744, against 552 losses. Cronin's teams lost 916 times.
- Pinky Higgins, the Sox's manager from 1955-62, is the only other former Boston headman with more than 500 wins. He came up with a total of 500.

Windy City have not been confirmed, but the Herald reported last night that he was close to joining the NL club.

WEEI cited a source yesterday as saying the Sox will not bring in candidates for the managerial job until Epstein's situation is resolved.

If Theo goes, it will bring the ownership group of Henry, Werner and Lucchino full circle from the days in early 2002, when they sacked Dan Duquette and Joe Kerrigan.



JEFF GOLDBERG
sports@metro.us



► Krejci

Krejci injured in practice

In another blow to the Stanley Cup champs, Bruins first-line center David Krejci left yesterday's practice in Wilmington with an apparent leg injury.

Coach Claude Julien did

not immediately know the severity of Krejci's injury, but the skater was ruled out of tonight's game at Carolina. He did not travel with the team last night.

● METRO

62 Krejci posted 62 points — the second-highest total of his career — last season. He has one goal and no assists in 2011-12.

Sports
in pictures

PHOTOS
1. CHRISTIAN PETERSEN/GETTY IMAGES
2. ROW VESSE/GETTY IMAGES



1 Albert Pujols and the Cardinals tied the NLCS on Monday. They're back home to face the Brewers in Game 3 tonight, with Yovani Gallardo and Chris Carpenter starting.

2 The NBA canceled the first two weeks of the season late Monday night. With the sides still "very, very apart," the rest of 2011-12 remains in doubt, as well.

3 The White Sox yesterday officially introduced Robin Ventura as the 39th manager in club history. Meanwhile, reports indicated Chicago briefly considered Paul Konerko as a player-manager. **METRO**

Slowing Dallas' Witten won't be easy for Patriots

► New England has had success vs. TEs this year ► But the Cowboys might be a whole different story

The Patriots' tight ends have been a focus of their offense all season.

Lost a little in recent weeks has been the New England defense's success in slowing down a few key TE performers.

Dustin Keller had just one catch this weekend. And Antonio Gates was held without a catch for the first time in 34 games back in September.

But Sunday, the Pats will face perhaps the biggest TE

test in the league: Dallas' Jason Witten.

"He's outstanding," coach Bill Belichick said yesterday. "He's really a guy you have to be aware of all the time."

New England has clearly been aware of him in the past. Witten has just four catches in two career games against the Pats.

He's hauled in 27 passes for 366 yards this season.

"Witten's really an outstanding player," Belichick said. "I think he's one of the best tight ends in the league, no question about it."

On the air Sunday

Patriots vs. Cowboys
4:15 p.m., FOX, 98.5 FM

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► Witten is among the tougher tight ends to tackle.

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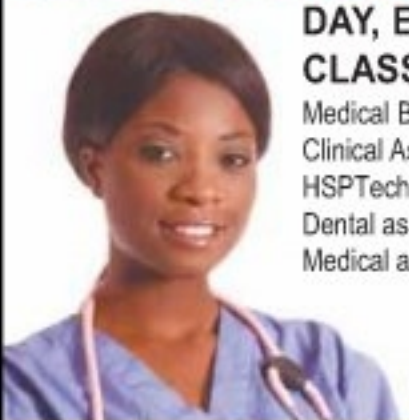
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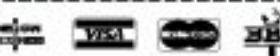


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This research study includes three morning visits and three 15-minute follow-up visits to Brigham and Women's Hospital which include blood tests and an ultrasound of your heart.

Compensation of up to \$800.00 is provided as well as study meals, study medications and parking.

For more information please contact Carol, the study coordinator, at 617-525-8252 or clarson2@partners.org

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This study involves Allergy Skin Testing, Breathing Tests and Bronchoscopy. All study visits are provided at no cost. Compensation up to \$800, parking and meal vouchers provided.

If interested please call 617-726-6376 or email alopes4@partners.org and ask about "The Asthma Study".

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back pain,
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knee pain,
hip pain,
pain from joint
replacement,
arthritis
or headaches?



Are you on prescription pain medication?

Men who are 60 years and older are needed for a two visit study evaluating effects of low testosterone on body fat, muscle, physical function and risk factors for heart disease. If you suffer from pain and are on pain medications you may qualify.

Financial compensation provided.



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- The study is performed at the Massachusetts General Hospital Center for Pain Medicine.
- The study involves an interview and a physical examination.
- We will also take a blood sample and a small skin biopsy.
- The estimated time required is 2½ hours.

Financial compensation will be provided.

**For more information,
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Does your psoriasis bother you?

You may be eligible to participate in a research study of an investigational medication

- 18 years of age or older
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at home with metro

A ROOM OF ONE'S

► How to design a calming, inspiring at-home workspace for your side hustles, freelance assignments, passion projects and, sure, Facebook stalking

Let's face it — whether you're designing a jewelry line, writing your screenplay or simply organizing your taxes, you need a work space at home. Only here, there's no office manager regulating your setup. "That's the great joy of it. You can bring in your own pictures, have whatever color on the wall and hang things up that inspire you when you're working," says Caroline Clifton-Mogg, author of "A Space of My Own: Inspirational Ideas for Home Offices, Craft Rooms and Studies." She shows us how to set up the perfect creative nook.

Know thy space

"Before you start setting up, think carefully about what you want to use the space for," advises Clifton-Mogg. "What you want to use it for dictates how you arrange it. Some people might want to use it for crafts — so they would need storage for rows of fabric or a sewing machine, which is different from storing books. Also, make a list of things you're going



► Get inspired by the pretty work spaces found in "A Space of My Own," such as this one full of personal photos and fun colors.

to use most and keep them at reach, like on your first shelf."

Think outside the box

"Your work surface doesn't have to be a [generic] desk. It can be an antique table or an old piece of wood — as long as it's deep enough for your needs, your computer and lights," says Clifton-Mogg, who stresses the importance of personalizing. "There are so many containers out there: wicker baskets, handy man tool boxes, wooden fruit boxes and wine crates."

Storage is key

You don't need a whole room in order to have storage, says Clifton-Mogg. For those of us squeezing a desk into the living room or bedroom, she says: "Plain shelves — deep ones and shallow ones — are all you need. You can put boxes on some and books on others." And, she advises, "If you have the space, always add more shelves — because work expands."



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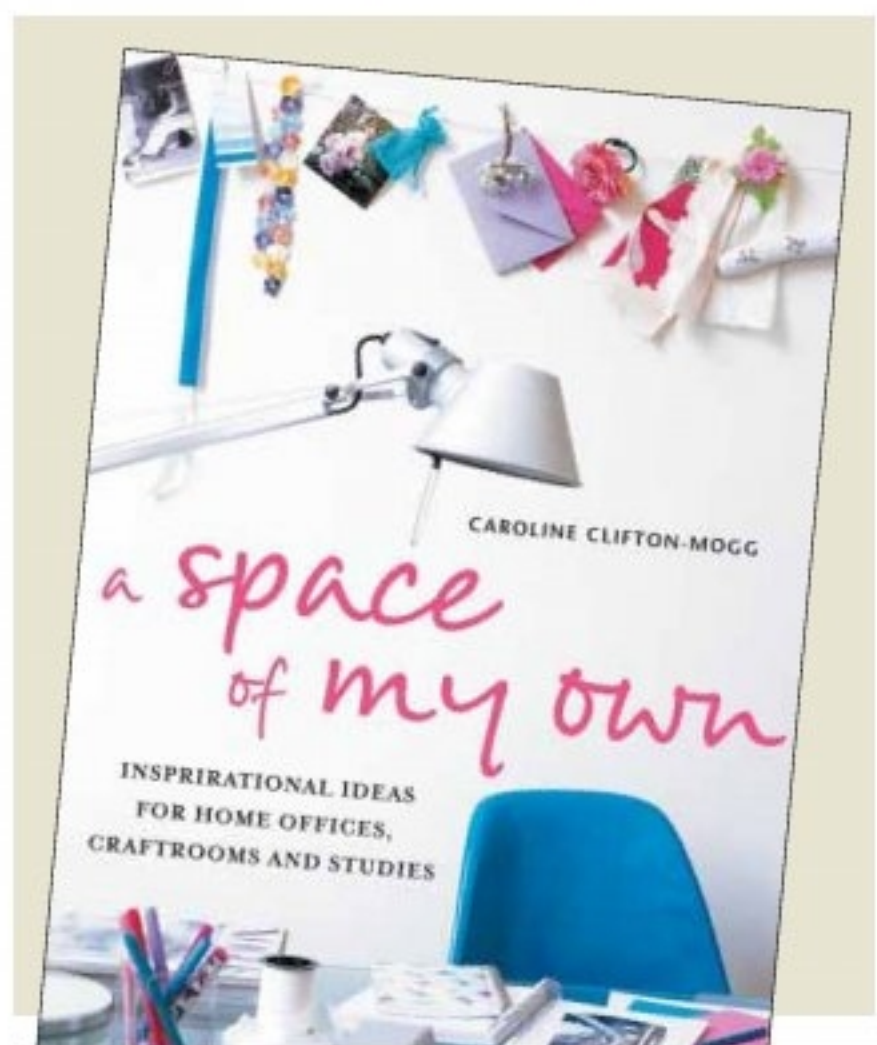
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"Lighting is vital," says Clifton-Mogg, who suggests having an adjustable, angled light on your work surface. "It's not enough to try and work with just overhead lighting."
"A comfortable chair is incredibly important," she says. "That's the one thing one should look for from a professional office [company]. They're not all horrible."



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30 yr jumbo	4.990	0.000	\$164	20%	5.004	10/1 jumbo ARM	4.750	0.000	\$787	20%	4.061
15 yr jumbo	4.875	0.000	\$164	20%	4.900	5/1 jumbo ARM	4.250	0.000	\$787	20%	3.372

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REBUILDING YOUR CREDIT

By Attorney
George Warshaw

"I couldn't get a loan because my credit was lousy."

What can you do about it? There are a few simple things that can help. The starting place is your credit report. Get a free copy and see what went wrong, then start to rebuild.

The first thing is dispute any inaccuracies in the report. Is something on the report that belongs to a person with a similar name? Has something already been paid? Don't hesitate to challenge the credit bureau or call the creditor directly.

Second, and I consider this the most important, start paying all your bills on time, especially mortgage and credit cards. There's an easy way to avoid future late payments.

Nearly every credit card or mortgage lender allows you to set up an automatic payment method in which money is taken directly out of your bank account by the creditor to pay the bill.

If you put every credit card on an automatic minimum payment plan with the creditor, you won't miss a payment! You can always write a check and send in more later when you look at your written statement, but at least you won't miss a payment!

Go to the creditor's website, register, and look for the payment screen. It will solve a lot of problems.

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George Warshaw is a real estate attorney and author. He represents buyers and sellers of homes and condos in Massachusetts, and prepares wills, trusts, and estate plans. George welcomes new clients and questions at metro@warshawlaw.com.

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